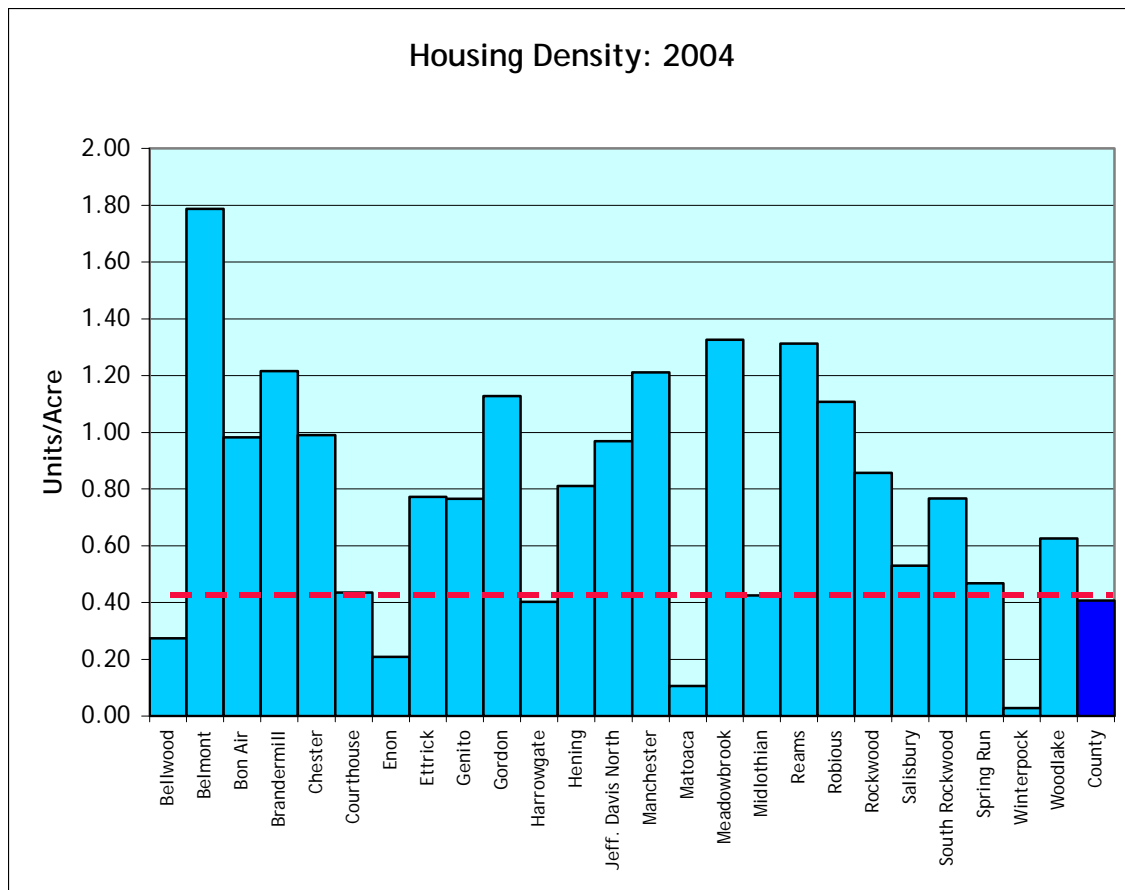


Housing Conditions

HOUSING DENSITY (UNITS PER ACRE)

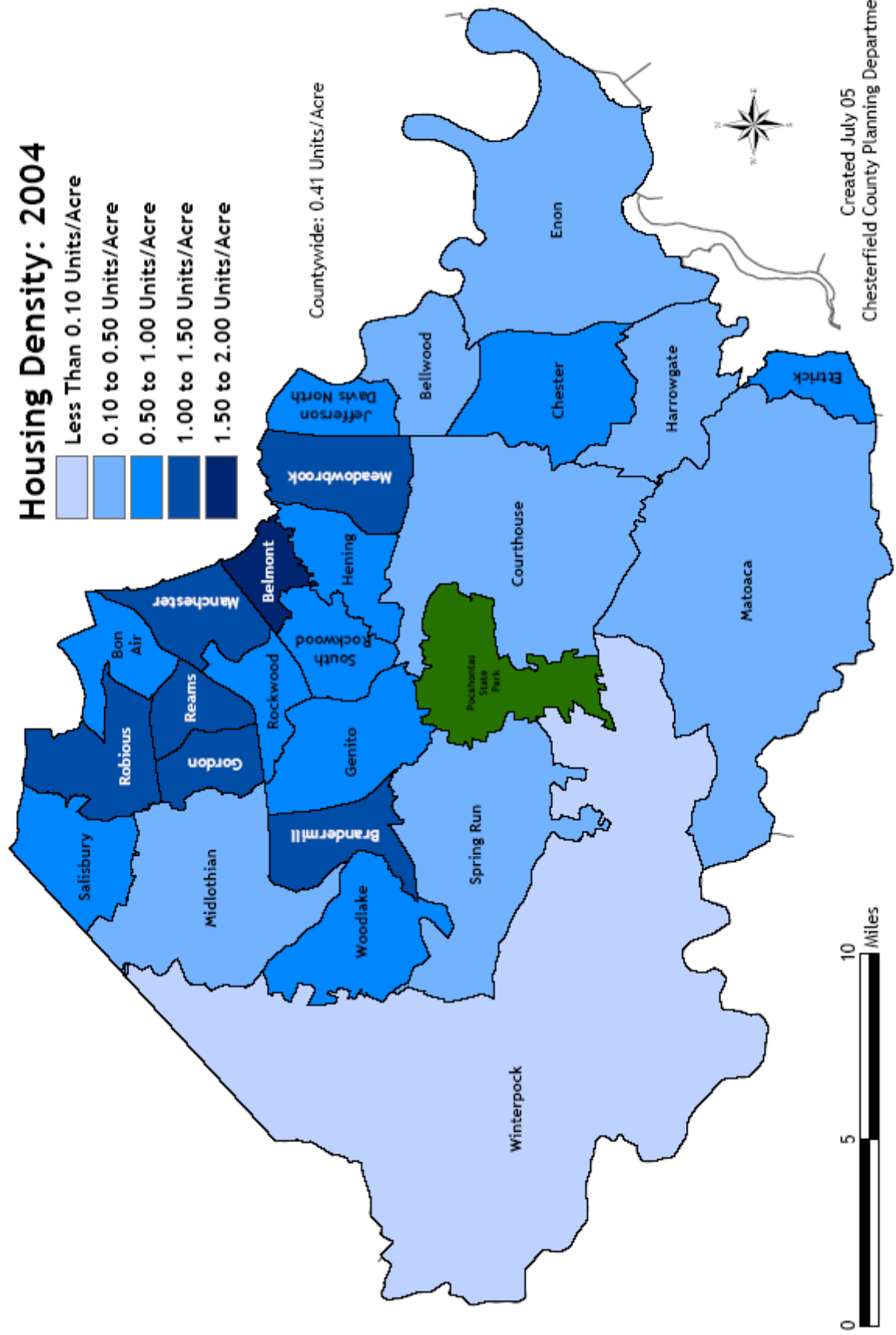
At the end of 2004, there were approximately 110,000 housing units of all types in the county, with an overall average density of about 0.4 housing units per acre of land. This is roughly equivalent to one housing unit for every two and a half acres of land countywide.

Most of the county is rural and suburban. Densely developed areas are typically located closer to Richmond (*see map on next page*). Residential density ranges from 0.03 units per acre in the Winterpock community, to 1.79 units per acre in Belmont.



Note: The above chart depicts overall residential density. Some communities have low density due to large commercial, industrial, rural and/or vacant areas. These communities include Bellwood, Enon, Matoaca and Winterpock. This does not mean that residential areas in these communities are always lower density.

Housing Density: 2004



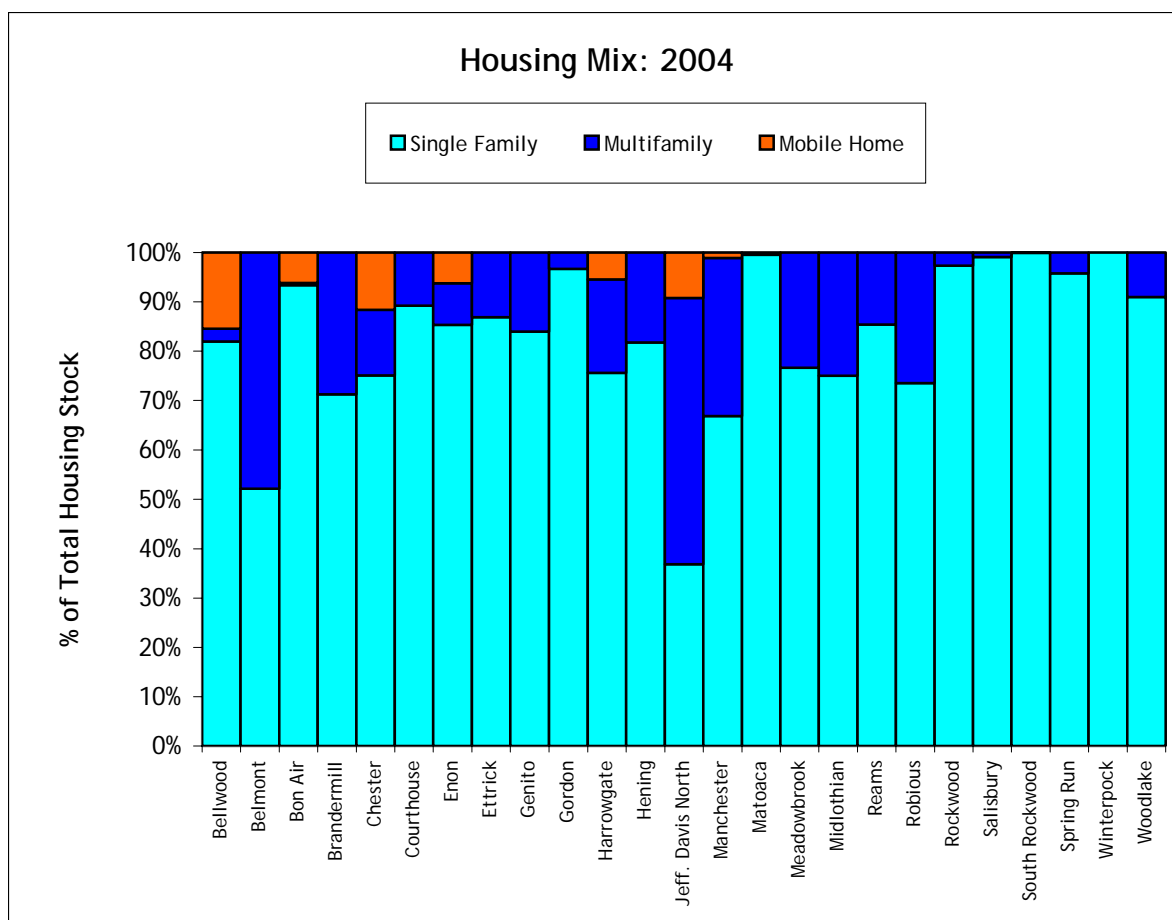
Created July 05
Chesterfield County Planning Department

HOUSING MIX (TYPES OF HOUSING UNITS)

Eighty-two percent of the housing in Chesterfield County is single-family. Communities, such as Matoaca, South Rockwood, and Winterpock are almost entirely single-family residential.

Sixteen percent of housing in the county is multifamily. The Belmont and Jefferson Davis North communities have significant amounts of multifamily residential development.

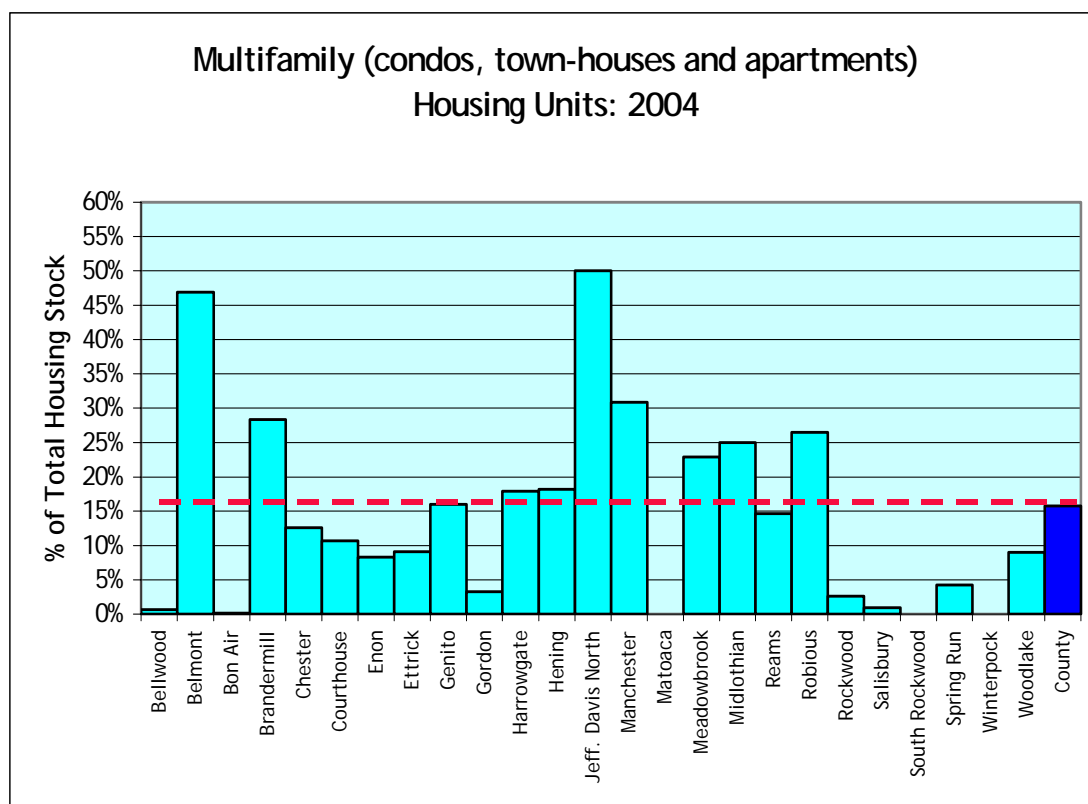
Two percent of the housing stock is made up of mobile homes in mobile home parks. Most mobile homes are located in the Bellwood, Bon Air, Chester, Enon, Harrowgate, and Jefferson Davis North communities. There are no reliable data for mobile homes located on agriculturally(A) zoned lots in the county.



MULTI-FAMILY (APARTMENTMENTS, CONDOS AND TOWN-HOUSES) HOUSING

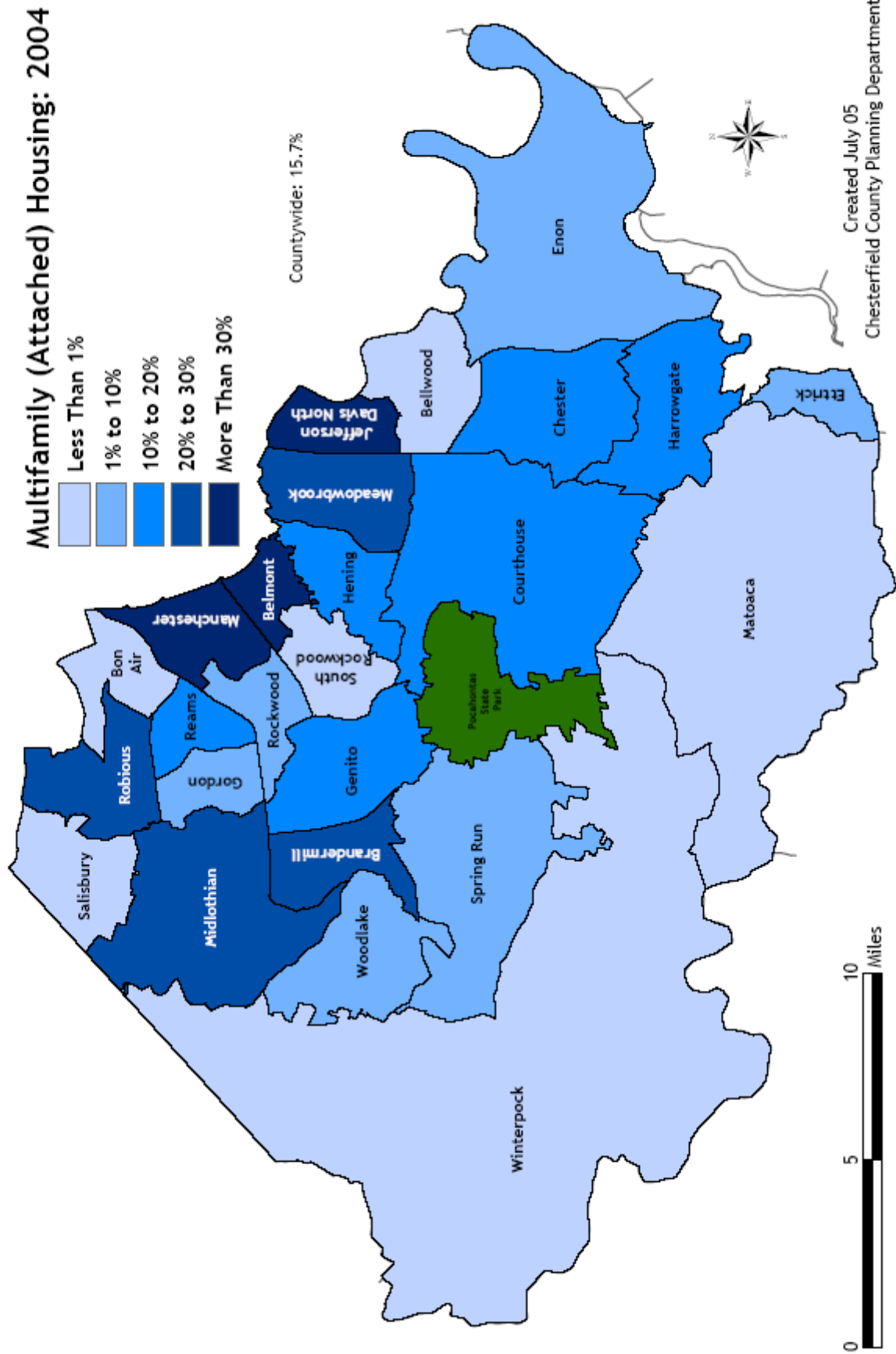
Balanced communities provide a range of housing types. Communities with few multifamily housing units (e.g. condominiums, apartments or townhouses) lack housing choices for new households. Communities with many multifamily units may experience the effects of management changes at larger complexes and from tenants not residing long enough to establish strong community ties. Absentee landlords may not share community sensitivities of resident homeowners.

In 2004, there were about 17,300 multifamily units countywide. Sixteen percent of the countywide housing stock is multifamily. Over 30 percent of housing in Belmont, Manchester and Jefferson Davis North is multifamily. In sharp contrast, Bon Air, Matoaca, Rockwood, Salisbury, South Rockwood, and Winterpock each have less than one percent of their housing comprised of multifamily units.



Note: This report includes "townhouses" within the multifamily category. Townhouses comprise about 2.3 percent of the housing stock countywide. Although the Zoning Ordinance defines townhouses separately from multifamily dwellings, they share important key characteristics (such as shared walls, unit density, traffic generation and resident demographics).

Multifamily(Attached) Housing: 2004

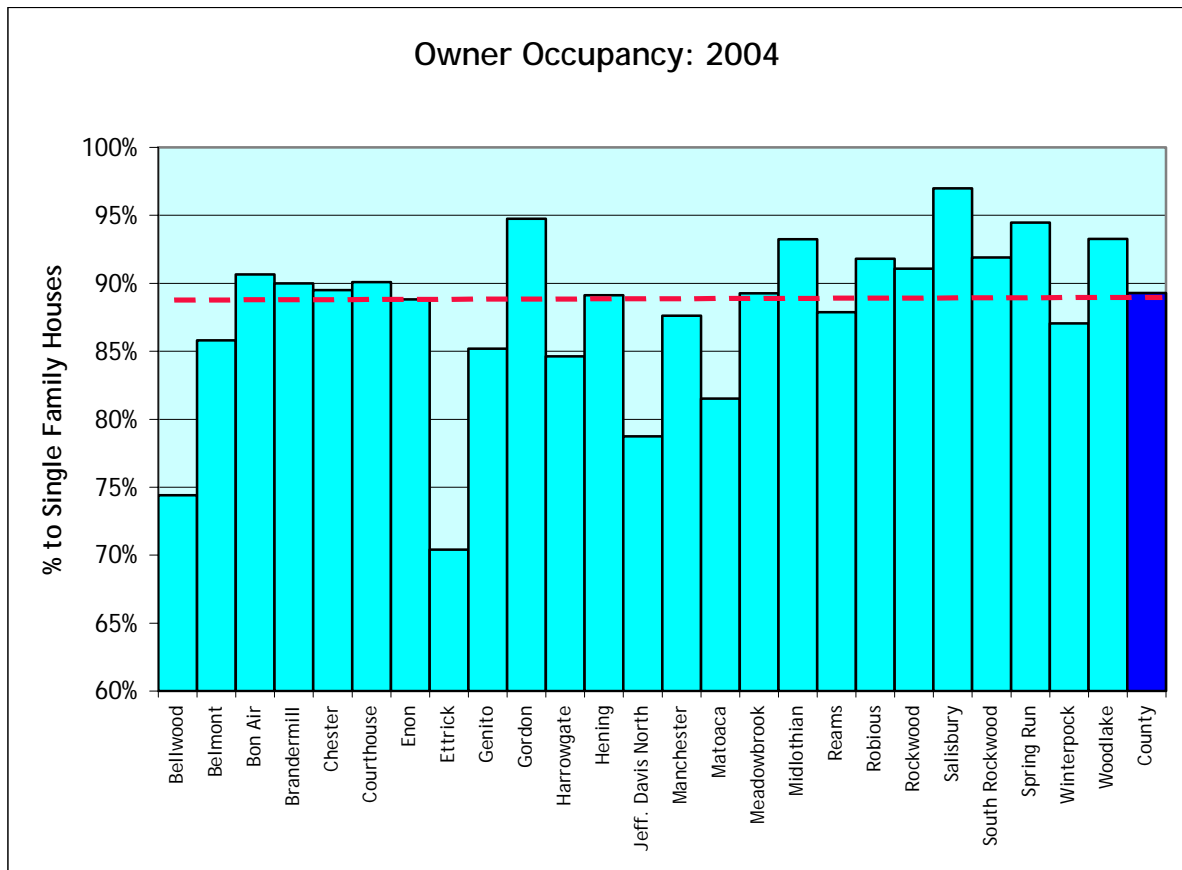


OWNER OCCUPANCY

Owner occupancy of single-family homes is a positive indicator of the stability of a community. Homeowners tend to have a greater stake in the long-term health of their neighborhoods and a higher level of commitment to property maintenance.

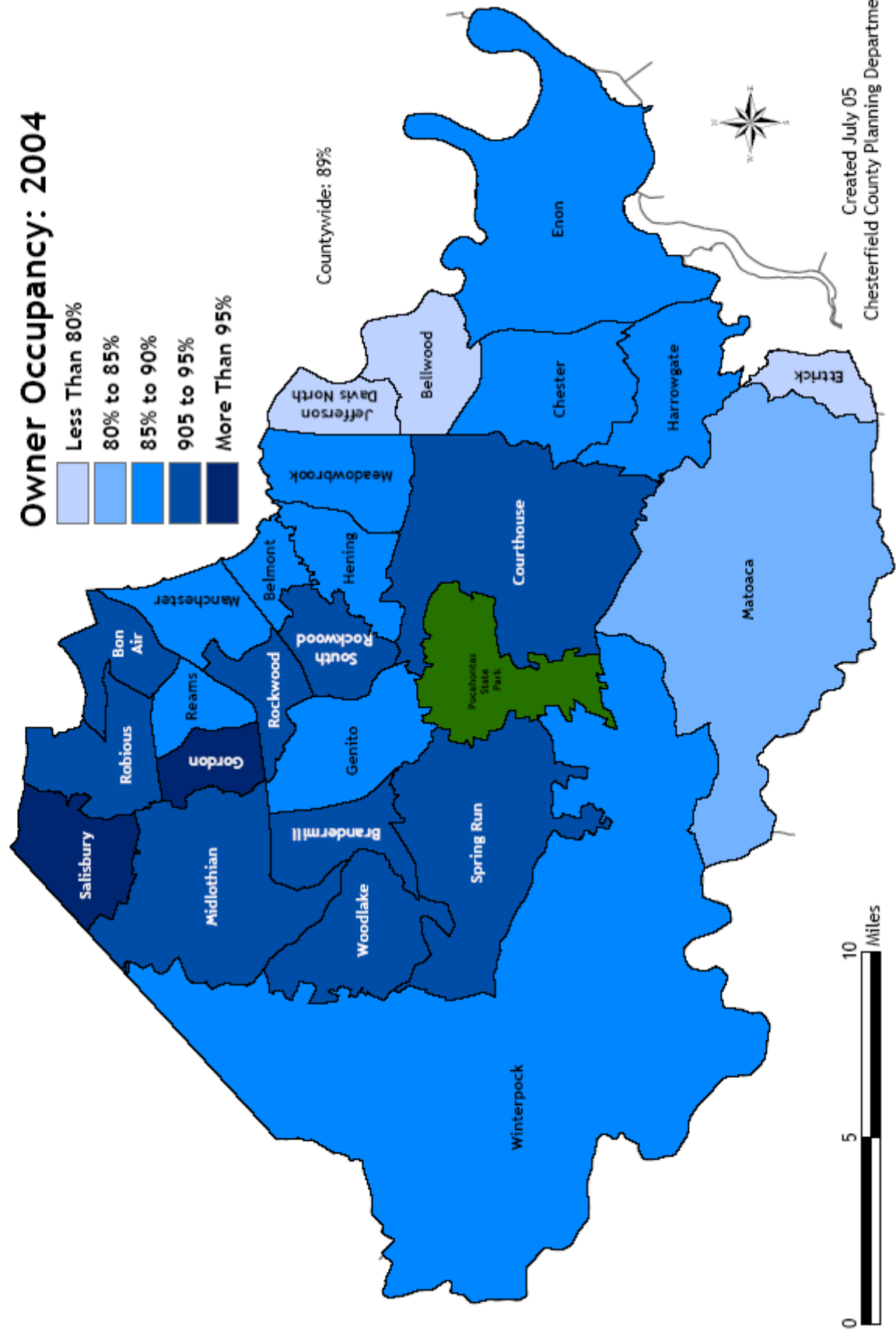
***Eighty Nine percent
of single-family
houses countywide
were owner-occupied***

Eighty Nine percent of single-family houses in the county were owner-occupied in 2004. Owner-occupancy decreased one percent from 2003 to 2004.



Note: Estimates are based on data derived from assessor information. Specifically, the physical and mailing addresses of single-family residences were compared, and properties with different site and mailing addresses were categorized as "renter occupied." This approach is less accurate in rural or other areas where residents may be more inclined to use post office boxes instead of street addresses.

Owner Occupancy: 2004



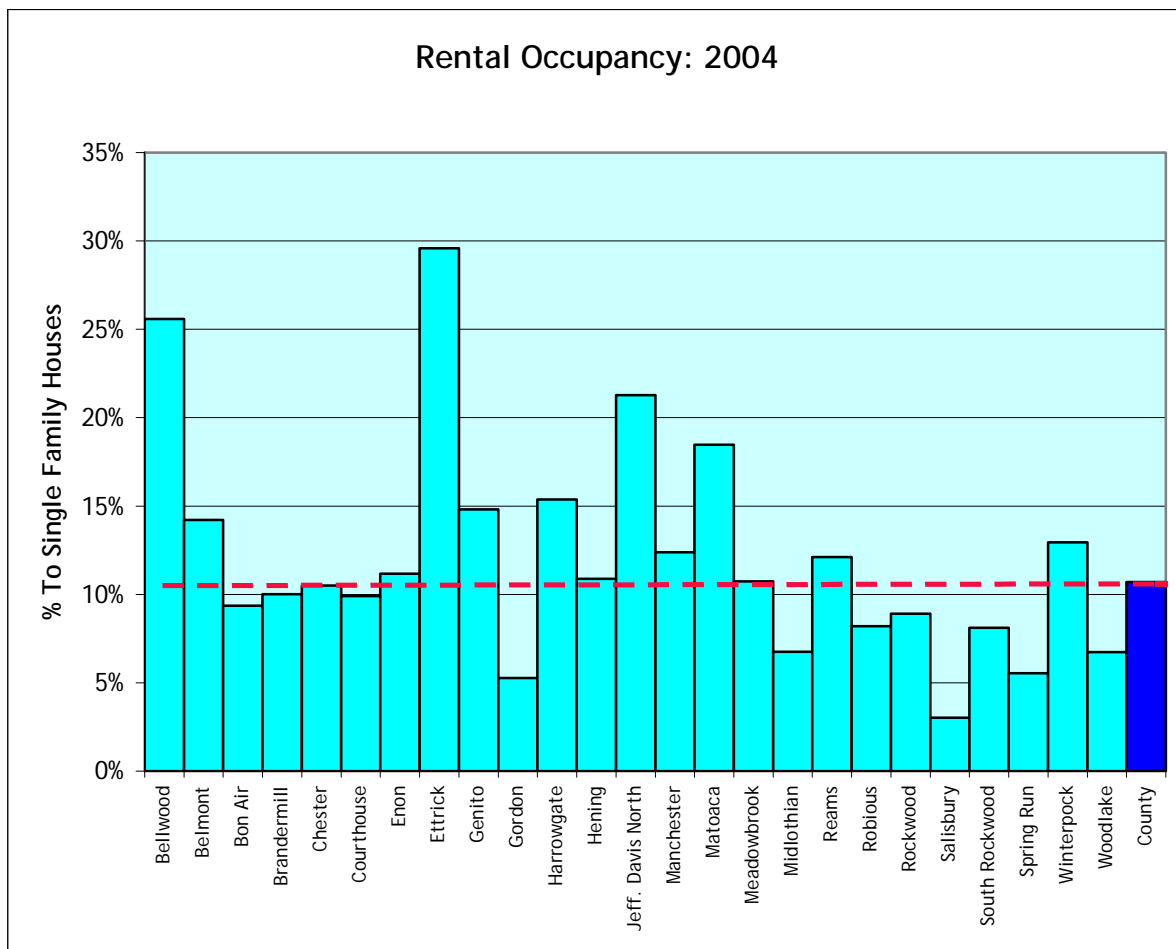
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Chesterfield County Planning Department

RENTAL OCCUPANCY

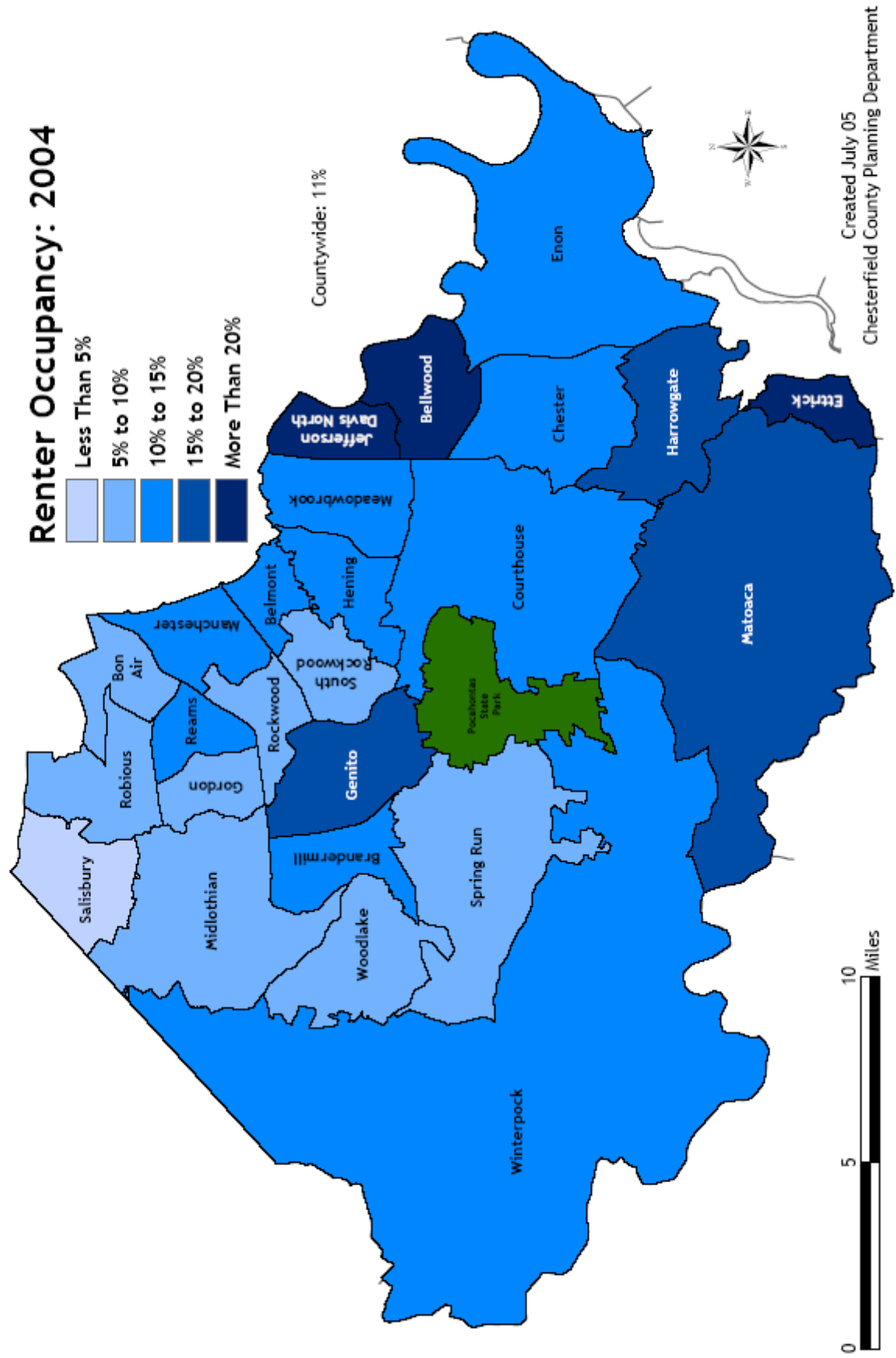
Eleven percent of single-family houses were renter-occupied. Areas with high rental occupancy may experience greater resident turnover, deferred property maintenance and less community involvement.

Ettrick, home to Virginia State University, has the highest rate of rental occupancy of single-family homes (30 percent), reflecting a large student- renter population. Rental occupancy also appears to be closely associated with housing prices. In communities with more than 25 percent of renter occupancy, such as Bellwood and Ettrick resale housing prices are also low. Salisbury, in contrast, has the lowest rate of rental occupancy, three percent, as well as median housing prices far above the rest of the county.

Communities with high renter-occupancy rates also have low resale housing prices.



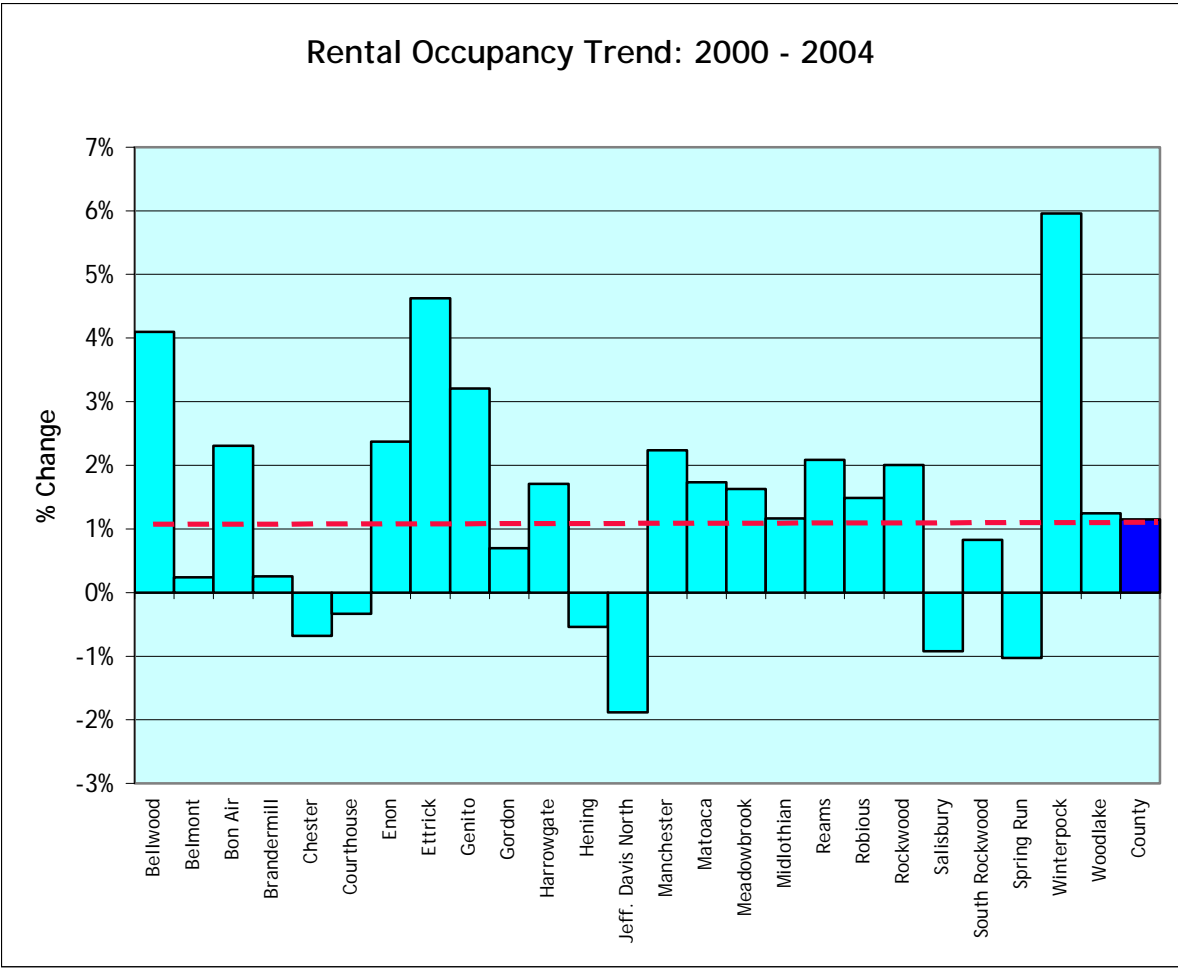
Renter Occupancy: 2004



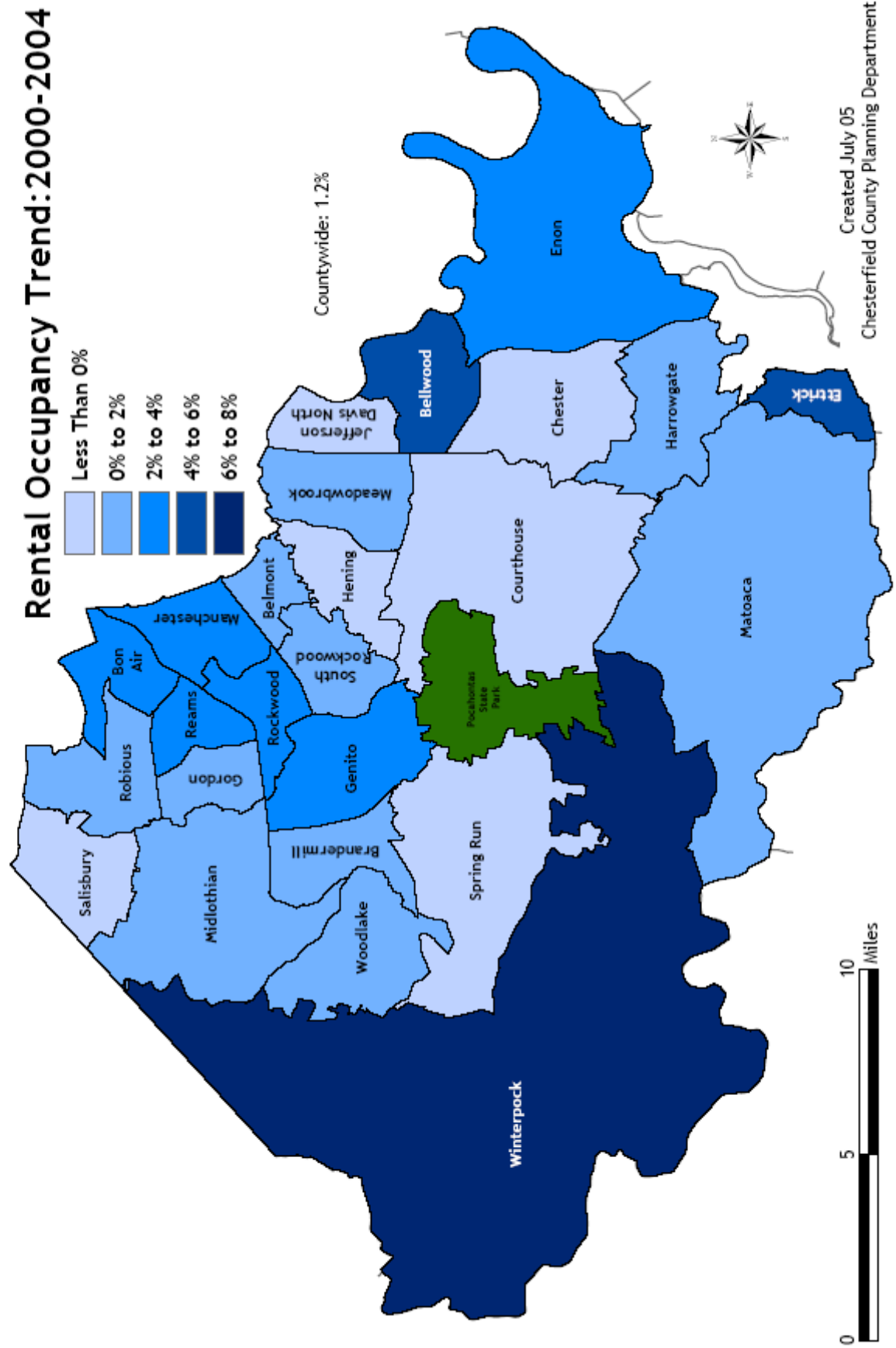
RENTAL OCCUPANCY TREND: 2000-2004

Rental occupancy of single-family houses has increased in the past five years. In 2000 the countywide rental occupancy rate was about 10 percent. In 2004 the countywide rental occupancy rate was about 11 percent.

Six communities, Chester, Courthouse, Hening, Jefferson Davis North, Salisbury and Spring Run, had a declining trend in their rental occupancy. Four communities, Bellwood, Ettrick, Genito and Winterpock, had increase in rental occupancy of more than three percent.



Rental Occupancy Trend: 2000-2004





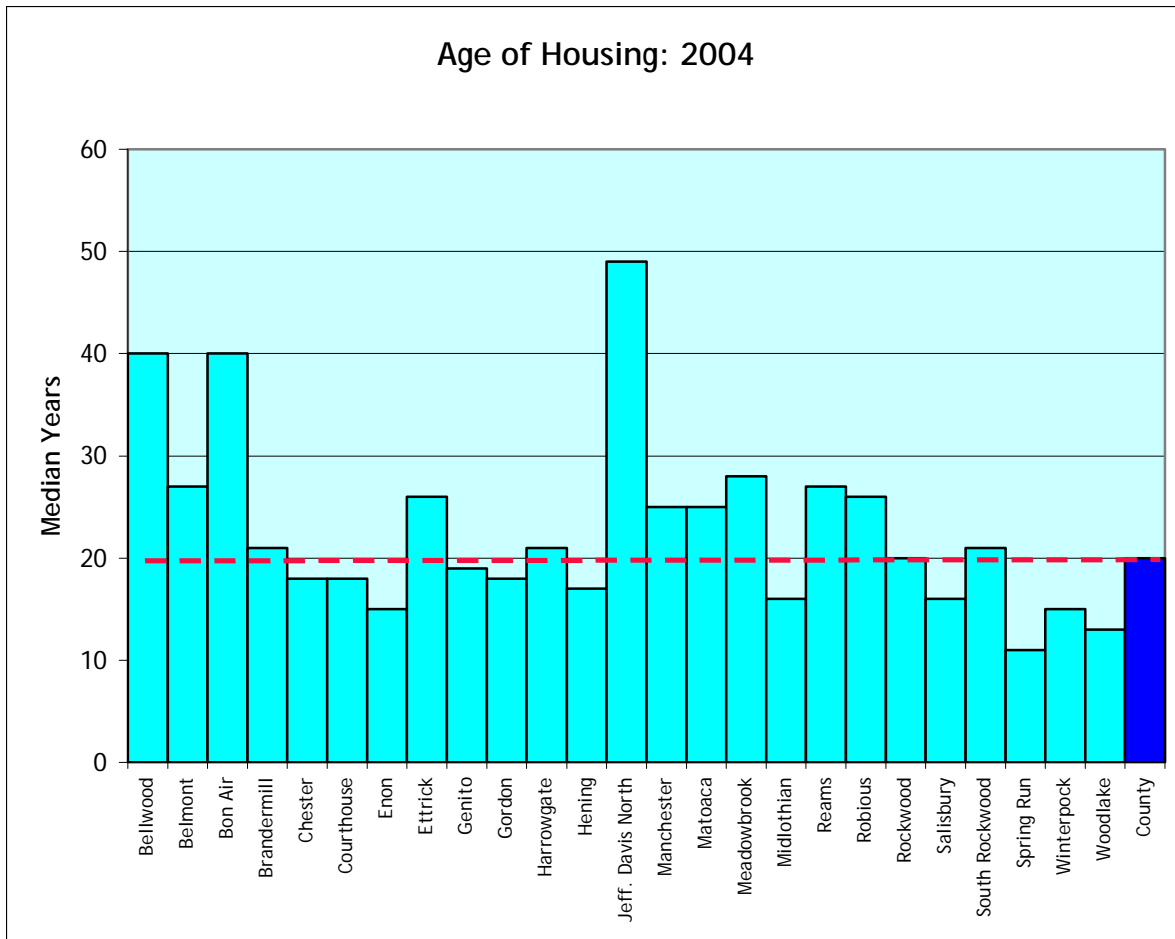
House in Pleasant Ridge, Reams Community

AGE OF HOUSING

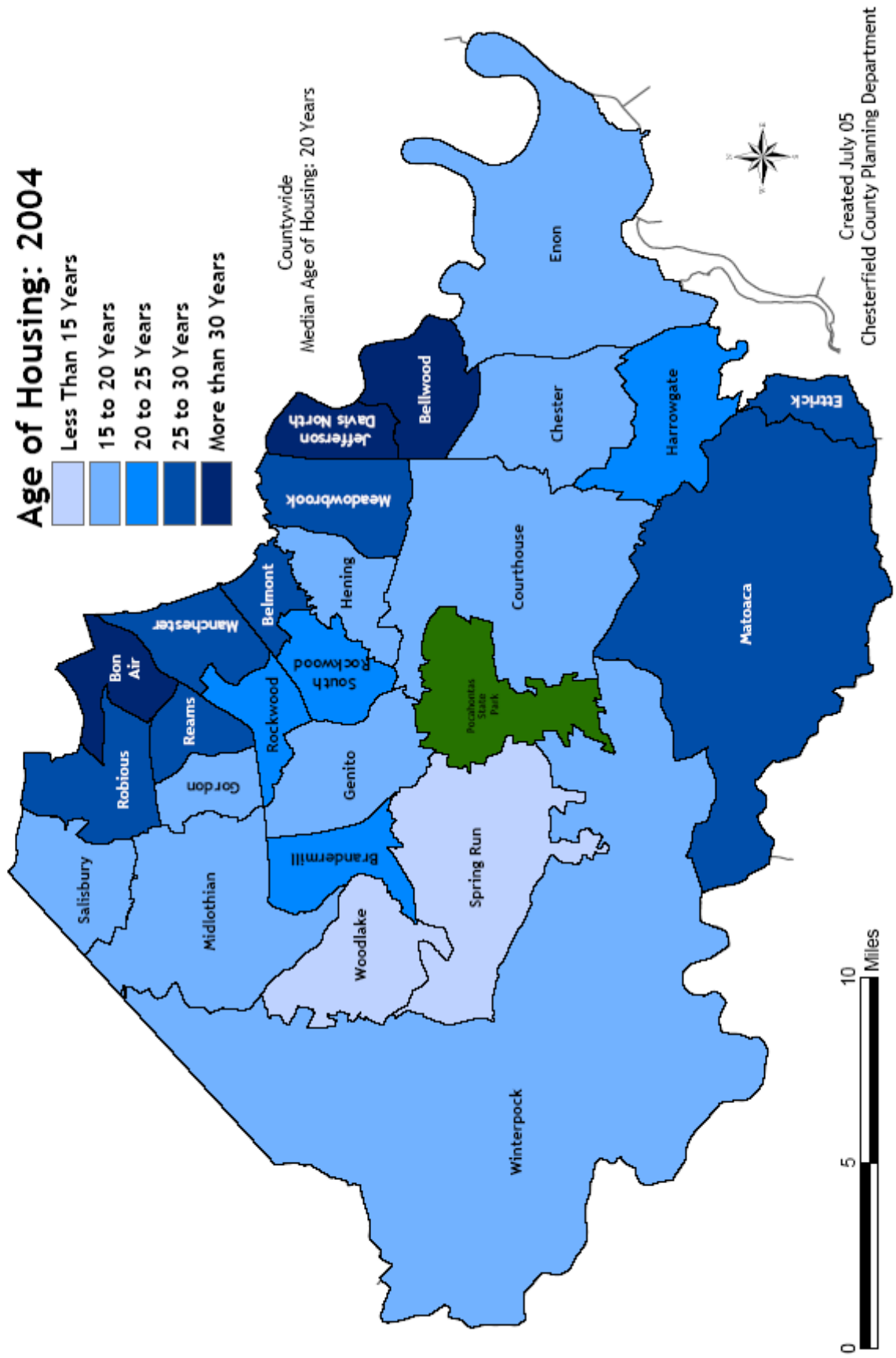
The median age of single-family houses in Chesterfield County is 20 years old. Half of all single-family houses were constructed during or before 1984, and half were built during or after 1984. Areas with older housing are typically more built out or have experienced slower growth.

Jefferson Davis North has the oldest median housing age. Houses there have a median age of 49 years.

In contrast, Spring Run has the newest median housing age — 11 years.

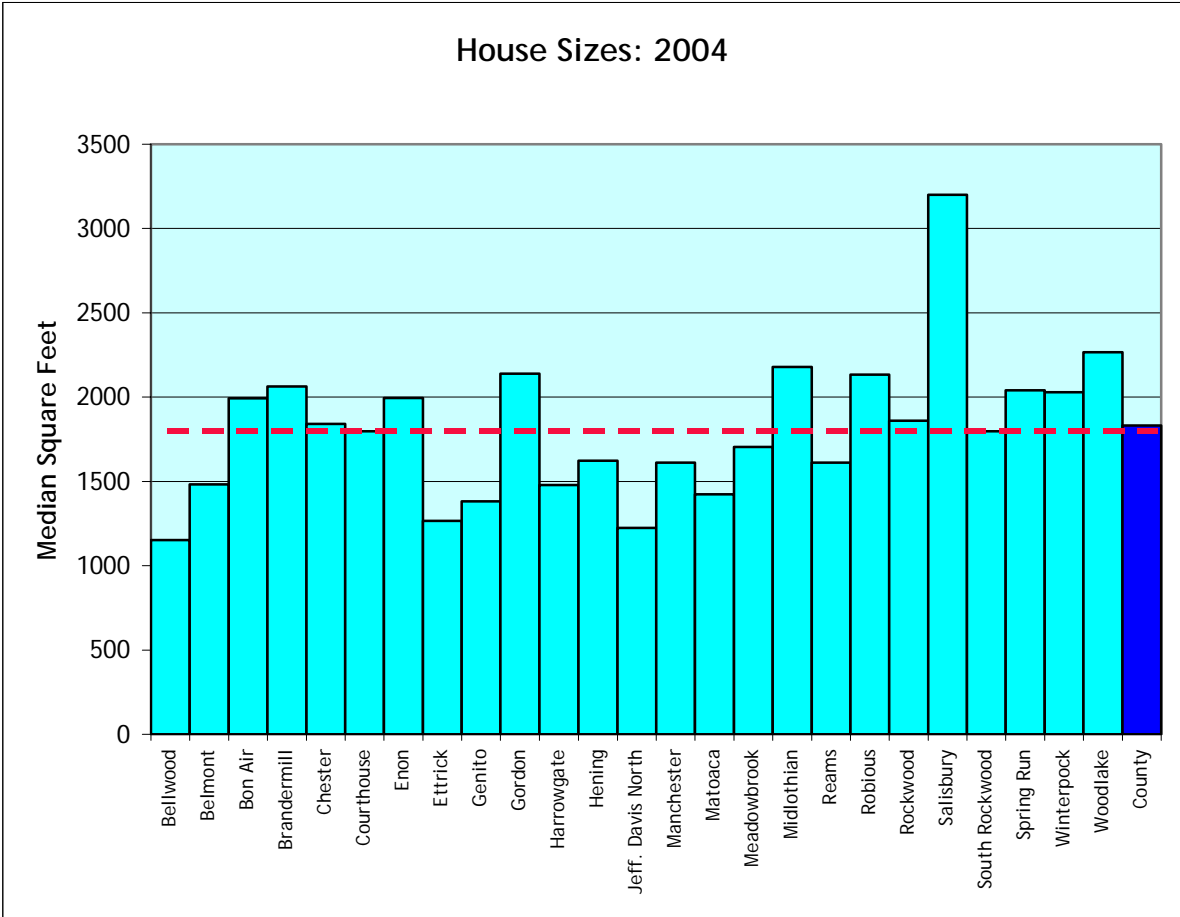


Age of Housing: 2004



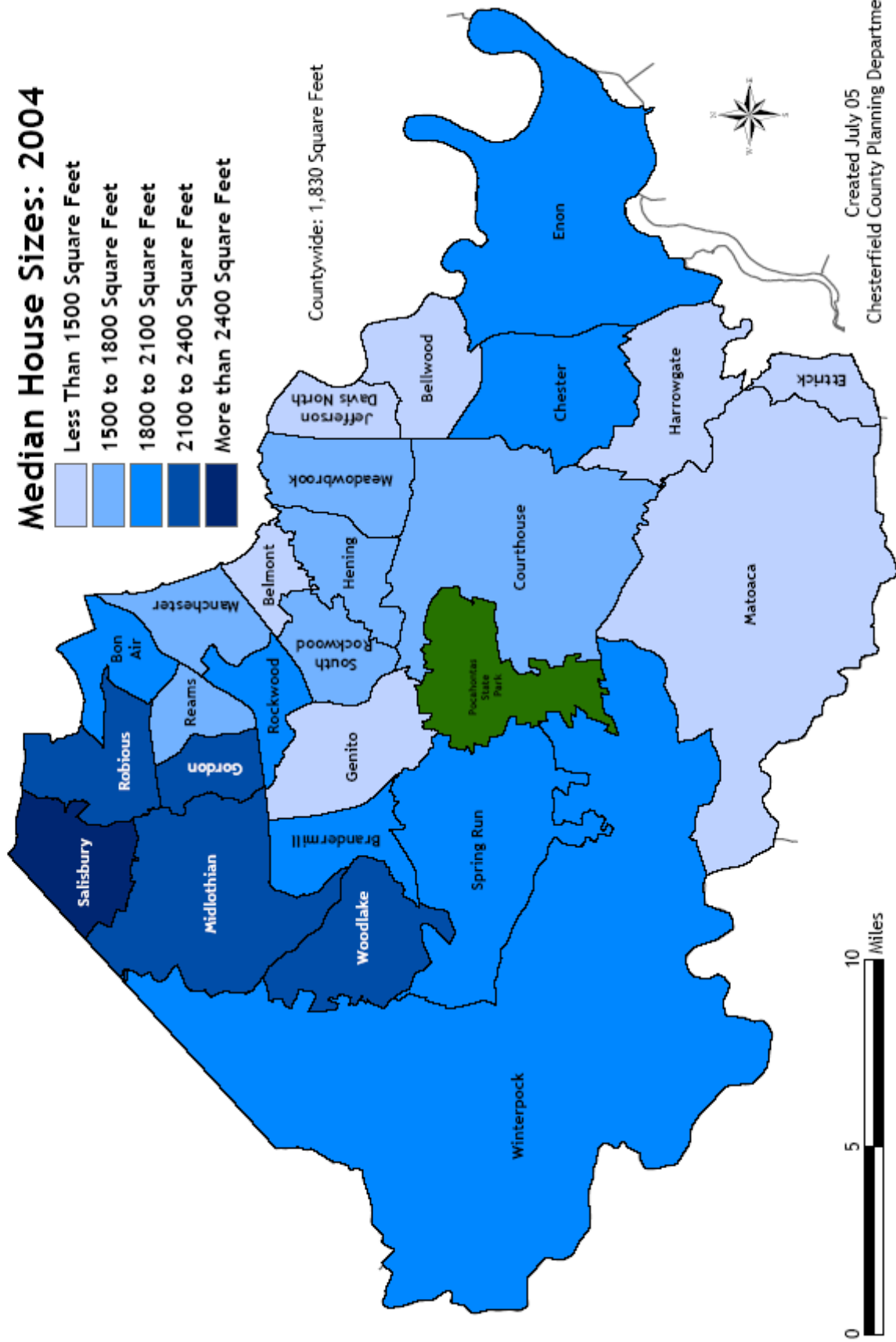
HOUSE SIZES

The median size of single-family houses in the county in 2004 was 1,830 square feet (compared to 1,810 square feet in 2003). Newer houses are often larger than older houses, reflecting changes in society and in the housing market. Bellwood has the smallest median house size, 1,150 square feet. In Salisbury, the median house size is 3,200 square feet, which is the largest in the county.



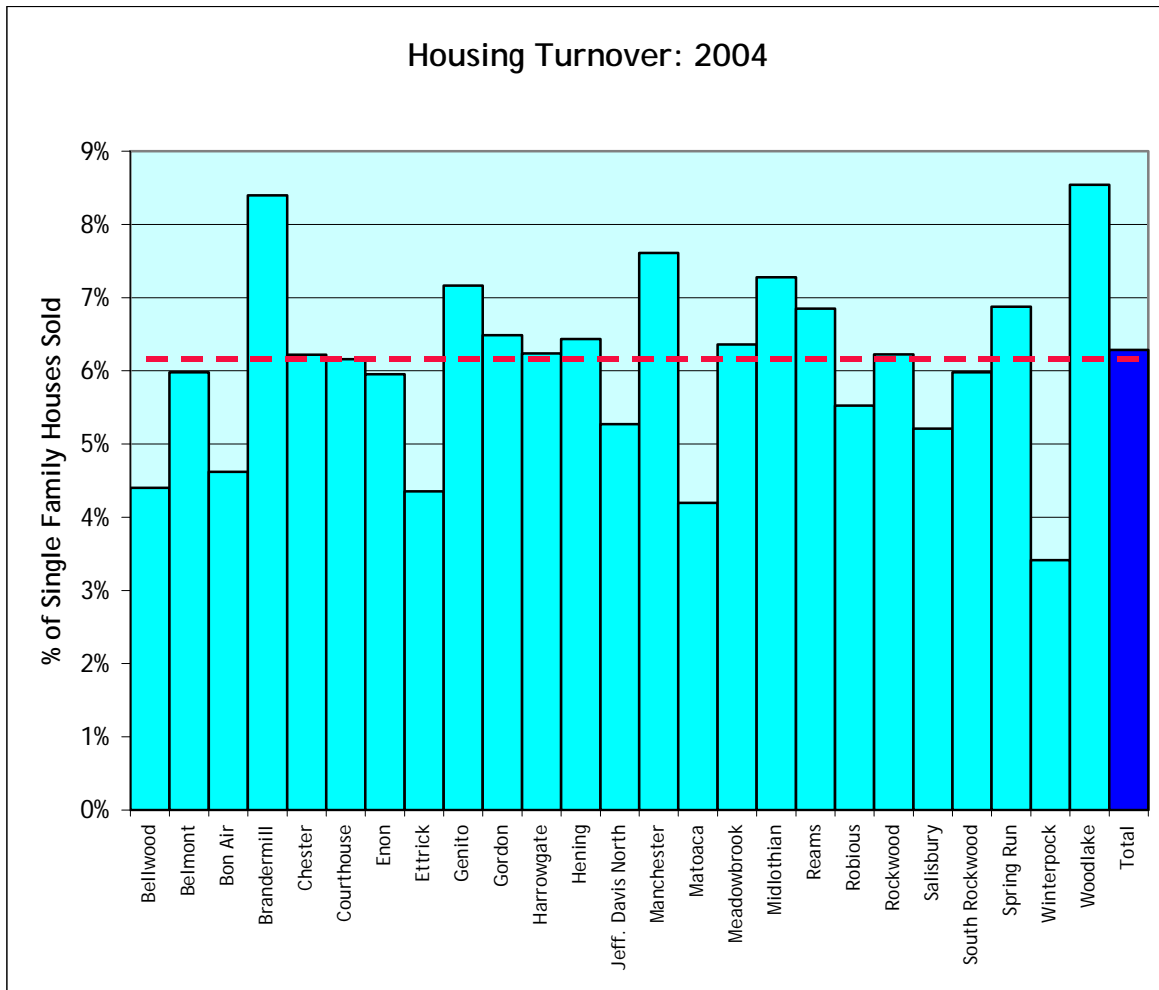
House in Foxfire, Woodlake Community

House Sizes: 2004



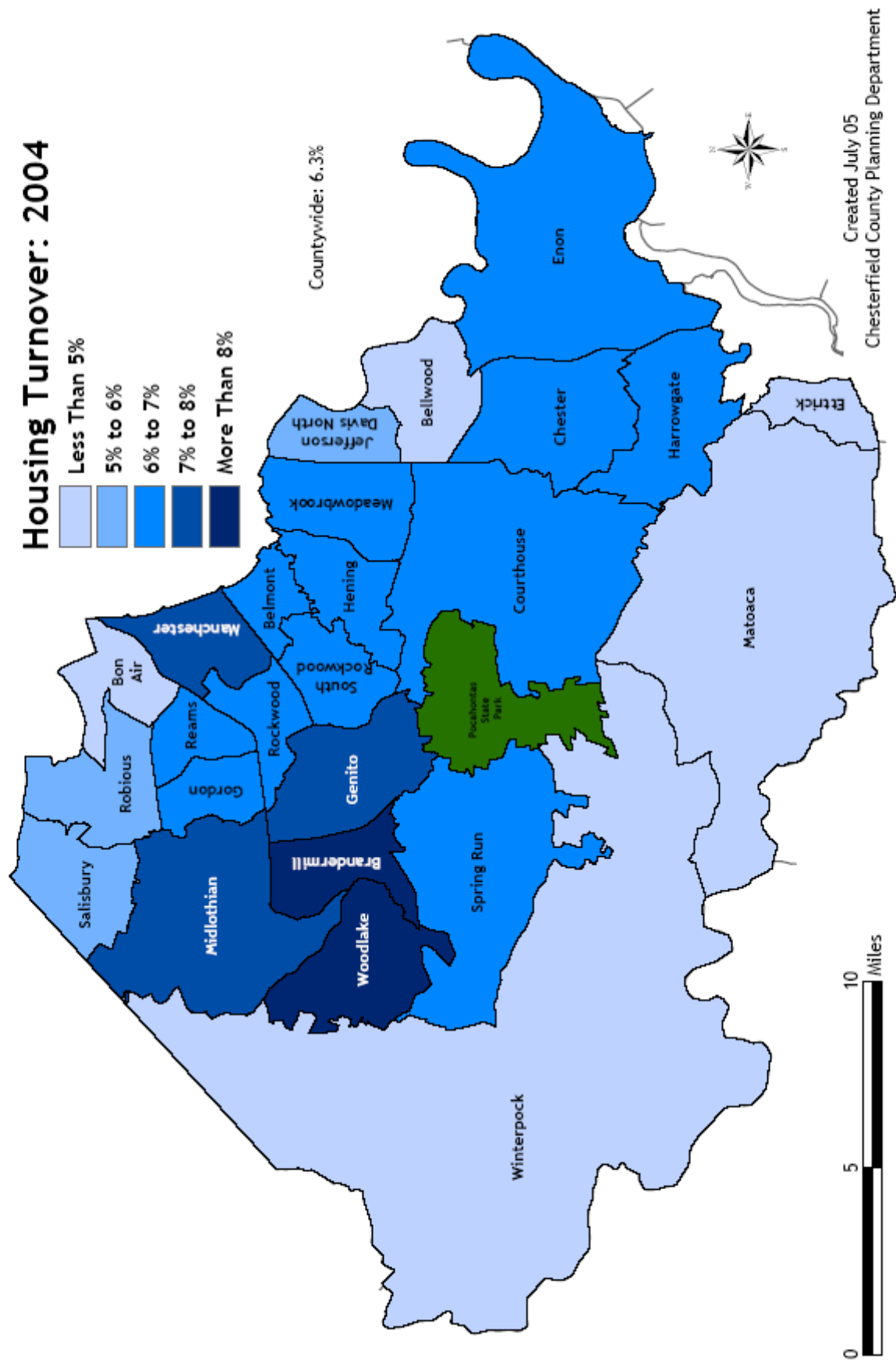
HOUSING TURNOVER

The housing turnover rate indicates the percentage of single-family homes that were sold in 2004. Turnover in a community does not necessarily indicate decline. Communities with high turnover, however, may not enjoy the stability provided by long-term residents. The countywide turnover rate in 2004 was approximately six percent. Turnover rates were lowest in Bellwood, Bon Air, Ettrick, Matoaca, and Winterpock, each of which had less than five percent of the single-family housing stock sold in 2004. Turnover rates were highest in Brandermill and Woodlake, which experienced more than eight percent housing turnover rate in 2004.



Note: The above chart excludes sales of houses built in 2004.

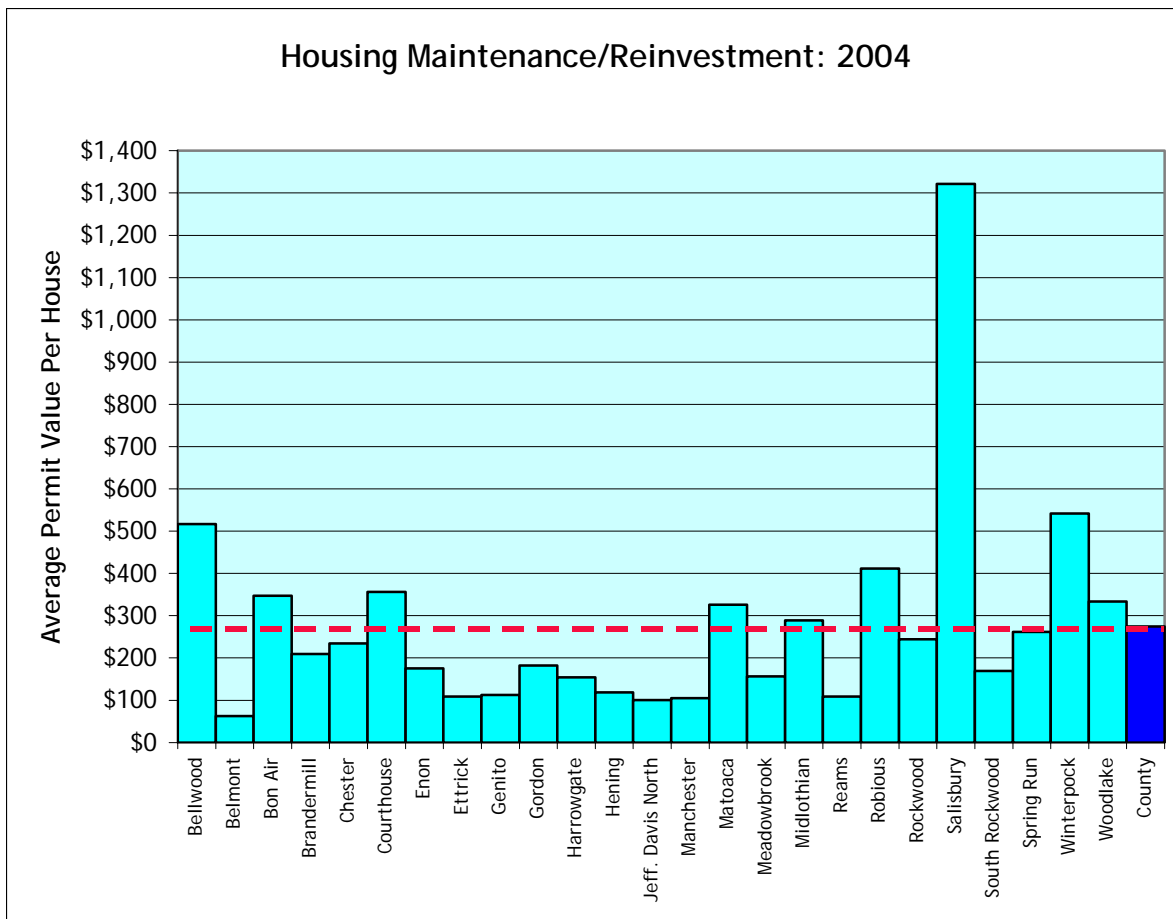
Housing Turnover: 2004



HOUSING MAINTENANCE AND REINVESTMENT

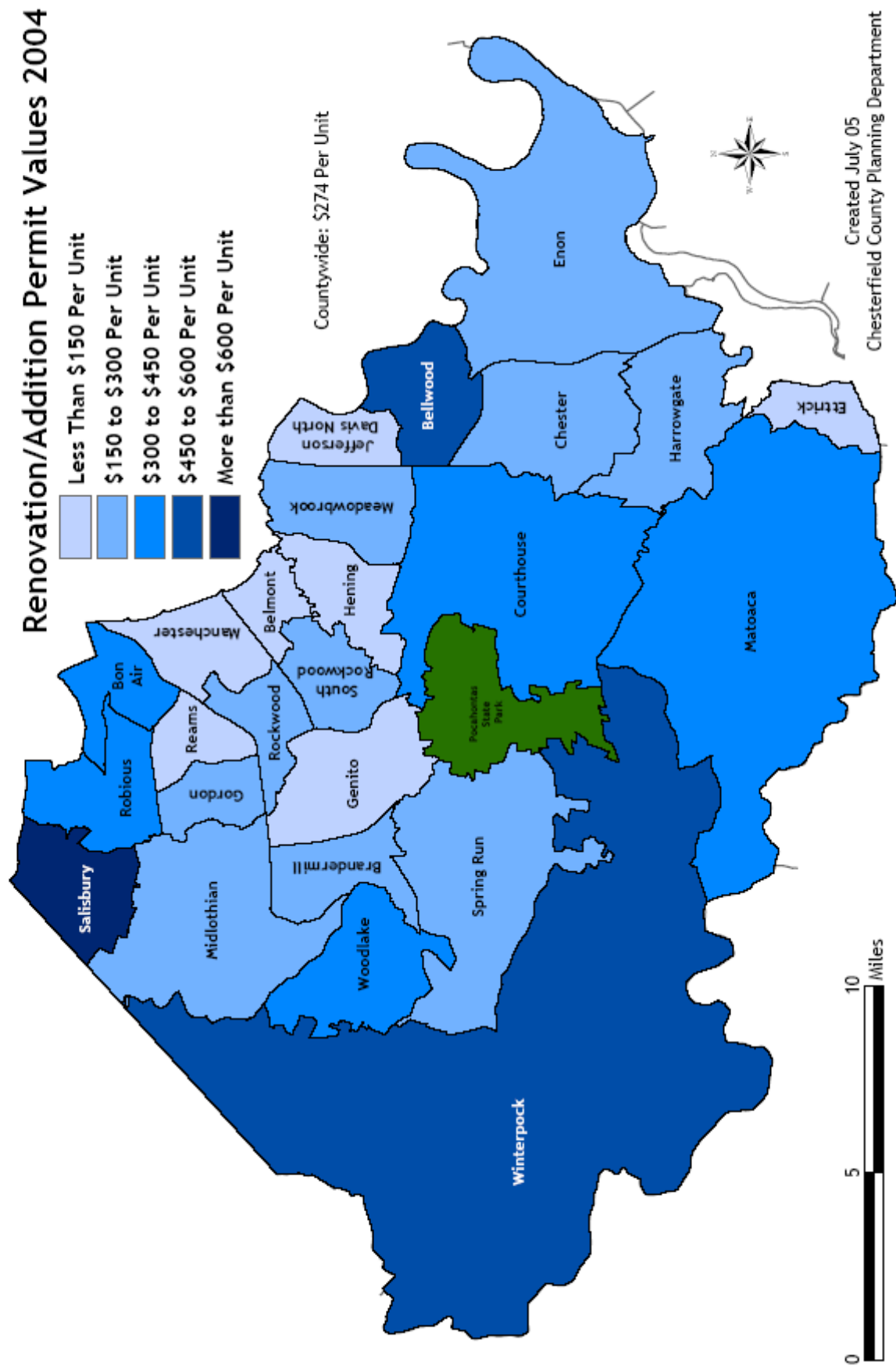
In healthy communities, residents maintain and reinvest in their properties. Owners of houses renovate aging homes to add new amenities. Aging communities that have low rates of reinvestment may experience decline over time. Older homes that are not renovated may decline in value as buyers look to communities with newer homes and better maintenance.

The countywide average building permit value for maintenance and reinvestment in 2004 was \$270 per house. This figure is lower than the 2003 average permit value of \$370 per house. In 2003 the cost was high due to significant housing repairs associated with Hurricane Isabel. Belmont had the lowest average amount spent on maintenance and reinvestment, \$60 per house. Salisbury had the highest average amount, \$1,320 per house.



Note: Data in the above table is from the Building Inspections Department, and includes all residential renovations or additions to single-family homes for which a homeowner obtained a building permit. (This does not include or measure the value of renovations and/or additions for which no building permits were issued). "Renovations" include structural repairs and room renovations. "Additions" include all additions to homes. Homeowners estimate the value of the renovation or addition for each building permit. This data was tabulated to estimate the average amount spent in each community, by adding up total building permit values and dividing the result by the number of single-family houses in each community.

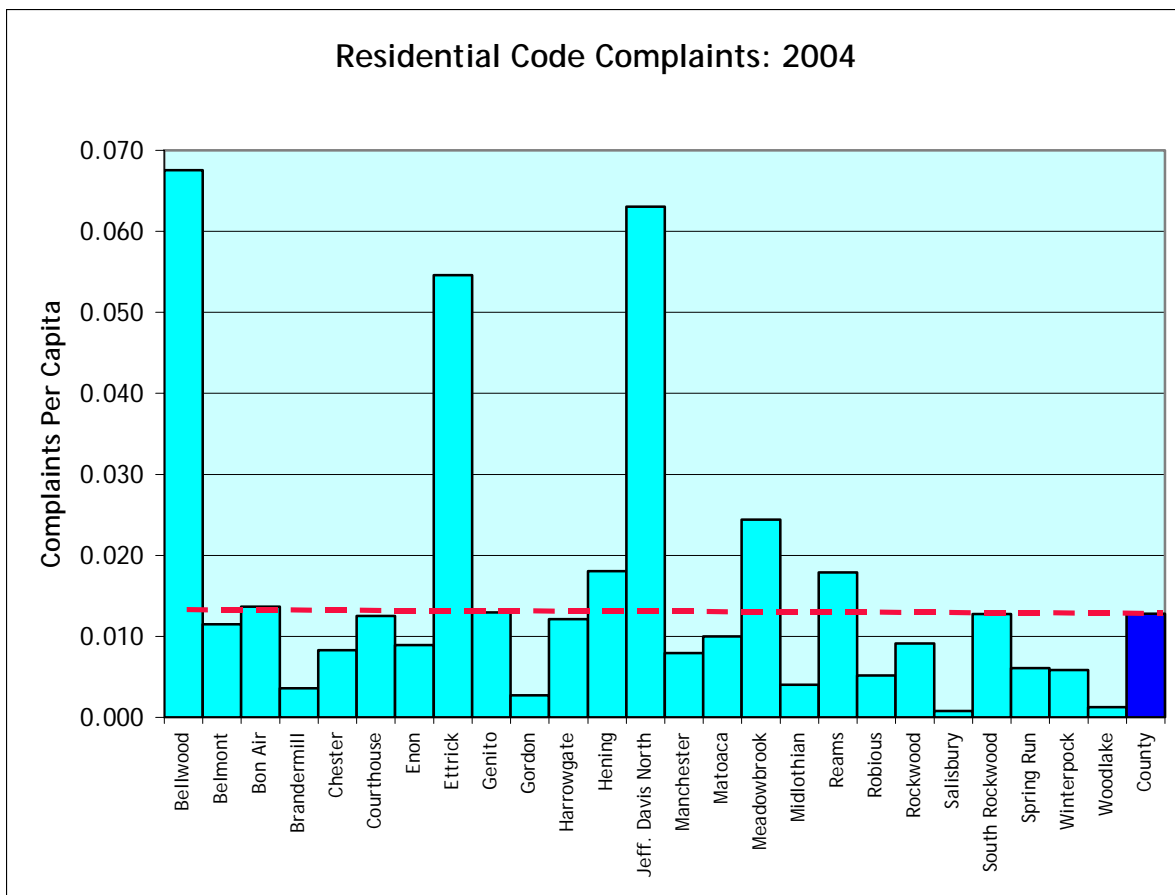
Housing Maintenance and Reinvestment: 2004



RESIDENTIAL CODE ENFORCEMENT

Chesterfield County Code Compliance staff processed approximately 3,700 code complaints for residential properties in 2004. These complaints included zoning violations, illegal signs, property nuisances and unlicensed vehicles.

The countywide average residential code enforcement rate was 0.013 complaints per capita, or one complaint for every 80 residents. This was a 38 percent increase in the complaint rate compared to 2003. Bellwood had the highest rate of complaints, with 0.068 complaints per capita, or one complaint for every 15 residents. Salisbury had the lowest complaint rate, with 0.001 complaints per capita, or one complaint for every 1,000 residents.



Bellwood, Ettrick and Jefferson Davis North received the benefits of a proactive code enforcement effort funded through the Community Development Block Grant program. As a result, these communities had more complaints on a per capita basis. In other communities, complaints were mostly citizen-initiated. Some communities with very large and active homeowners associations, such as Brandermill and Woodlake, had relatively low complaint rates.

These numbers do not include complaints associated with removal of illegal residential signs, violations in mobile home parks, commercial code enforcement, and weed abatement.

Residential Code Enforcement: 2004

